

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

GREGORY P. RUBIS  
CATHERINE M. RUBIS  
Debtor(s)

Case No. 18-21691CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2018.
- 2) The plan was confirmed on 08/03/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/26/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/08/2019.
- 5) The case was dismissed on 10/10/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$56,450.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$34,019.84
Less amount refunded to debtor	\$2,001.78

<b>NET RECEIPTS:</b>	<b>\$32,018.06</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,837.38
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,361.83
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,199.21</b>
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Attorney fees paid and disclosed by debtor:	\$1,000.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL**	Secured	15,807.00	13,375.41	13,375.41	4,985.54	764.52
AMERICAN INFOSOURCE LP - AGEN	Unsecured	68.01	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	705.41	NA	NA	0.00	0.00
ATT MOBILITY LLC	Unsecured	1,920.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	862.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	3,892.54	NA	NA	0.00	0.00
EMERGENCY PHYSICIANS - PGH LTI	Unsecured	526.00	NA	NA	0.00	0.00
FAMILY PRACTICE MED ASSOC SOU	Unsecured	10.00	NA	NA	0.00	0.00
FAMILY PRACTICE MED ASSOC SOU	Unsecured	360.00	NA	NA	0.00	0.00
GRANDIS & RUBIN MD PC++	Unsecured	25.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,453.32	8,116.50	8,116.50	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	1,434.48	1,434.48	0.00	0.00
JEFFERSON HILLS MEDICAL CENTER	Unsecured	87.00	NA	NA	0.00	0.00
JEFFERSON HILLS SURGICAL SPEC	Unsecured	525.00	NA	NA	0.00	0.00
JEFFERSON HILLS SURGICAL SPEC	Unsecured	310.00	NA	NA	0.00	0.00
M & T BANK	Unsecured	7,457.73	8,033.58	8,033.58	0.00	0.00
MIDLAND FUNDING	Unsecured	380.39	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	237.00	NA	237.00	0.00	0.00
PENNSYLVANIA TURNPIKE COMMIS	Priority	167.00	NA	167.00	0.00	0.00
PITTSBURGH PARKING AUTHORITY	Priority	145.00	NA	145.00	0.00	0.00
PNC BANK NA	Secured	79,961.00	86,008.53	0.00	14,006.74	0.00
PNC BANK NA	Secured	19,326.00	18,349.86	0.00	4,484.31	0.00
PNC BANK NA	Secured	0.00	19,824.15	18,000.00	0.00	0.00
PNC BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	0.00	1,824.15	0.00	0.00
PNC BANK NA	Unsecured	19,330.76	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	4,307.50	NA	NA	0.00	0.00
PREFERRED FINANCING	Secured	9,248.99	3,500.00	3,500.00	3,396.23	181.51
PREFERRED FINANCING	Unsecured	0.00	7,977.29	7,977.29	0.00	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	42,591.38	47,136.66	47,136.66	0.00	0.00
UNITED STATES DEPARTMENT OF E	Unsecured	43,571.50	48,256.44	48,256.44	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURCE	Unsecured	146.53	190.21	190.21	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	0.00	3,132.13	3,132.13	0.00	0.00
VERIZON BY AMERICAN INFOSOURCE	Unsecured	0.00	66.46	66.46	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$18,491.05	\$0.00
Mortgage Arrearage	\$19,824.15	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,875.41	\$8,381.77	\$946.03
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,699.56</b>	<b>\$26,872.82</b>	<b>\$946.03</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,665.50	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,665.50</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$116,227.25</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,199.21</u>
Disbursements to Creditors	<u>\$27,818.85</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$32,018.06</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.